



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kranzley, Arthur D., *et al.*  
Serial No. : 09/963,274 Examiner : Bayat, Bradley B.  
Filed : May 19, 2000 Group Art Unit: 3621  
For : A UNIVERSAL AND INTEROPERABLE SYSTEM AND METHOD  
UTILIZING A UNIVERSAL CARDHOLDER AUTHENTICATION  
FIELD (UCAF) FOR AUTHENTICATION DATA COLLECTION AND  
VALIDATION

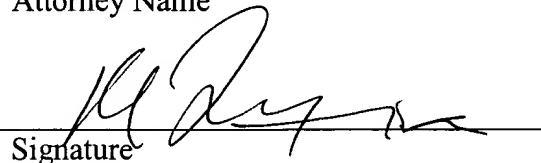
**RESPONSE**

I hereby certify that this paper is being deposited  
with the United States Postal Service as first class mail in  
an envelope addressed to: Commissioner for Patents, P.O.  
Box 1450, Alexandria, VA 22313-1450, on:

July 25, 2005  
Date of Deposit

Manu J. Tejwani  
Attorney Name

37,952  
PTO Registration No

  
Signature

July 25, 2005  
Date of Signature

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir or Madam:

This paper is submitted in response to the Office Action mailed on July 7, 2004, for the  
above-identified patent application. A three-month extension of time to respond to the Office  
Action hereby requested. The required fee is enclosed herewith. Any additional fees can be  
charged to our Deposit Account No. 02-4377.

The **Listing of Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.